

I Claim:

- 5 1. An instrument for effecting monetary transactions for the authorized owner of the instrument, comprising:
 - a personal check having a front surface and an opposite rear surface;
 - the front surface including lines and informational indicia;
 - a photographic image of the owner of the instrument affixed to the upper left hand
 - 10 region of the front surface; and
 - identifying indicia immediately adjacent and to the right of the photographic image.
2. A method of imprinting the photographic image of the authorized owner on a set of personal checks comprising the steps of:
 - 15 having the owner of the checks appear at a financial institution;
 - photographing the owner of the checks by an employee of the financial institution;
 - digitally transferring the photographic image of the owner onto the checks during the check printing process; and
 - 20 presenting the checks to the authorized owner with the photographic image of the authorized owner affixed at the upper left hand section of the checks.